Case 12-16555-RGM Doc 1 Filed 11/02/12 Entered 11/02/12 11:12:26 Desc Main Document Page 1 of 11

B1 (Official Form 1) (4/10)	·····					
United States Ban		VOLUNTARY PETITION				
Name of Debtor (if individual, enter Last, First, Middle)	Name of Joint Debtor (Sponse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names med by the Joint Debtor in the last 8 years (include married, maiders, and trade names):			
Last four digits of Soc. Sec. or Individual-Texpayer I.D. (FIIN)/Complete EIN (if more than one, state all):			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):			
Street Address of Debtor (No. and Street, City, and State 40502 OC600085	Street Address of Joint Debtor (No. and Street, City, and State):					
Leesburg, VA 20175	ZIP CODE	ZIP CODE				
County of Residence or of the Principal Place of Busines	45:	County of Res	idence or of the Princip	al Place of Business:		
Mailing Address of Debtor (if different from street addre	ess):	Mailing Addre	ss of Joint Debtor (if d	ifferent from street adds	ess):	
Same				E-		
Location of Principal Assets of Business Debter (if diffe	ZIP CODE ==ent from street address above):	<u> </u>		<u>£</u>	PCODE	
<u></u>					PCODE	
Type of Debtor (Form of Organization) (Check one box.)	Nature of Busine (Check one box.		•	Bankruptcy Code Unition is Filed (Check of		
III Individual (includes loint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box Filing Fee on be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100	Chapter 7					
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate	on 4/01/13 and every three years thereafter). Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prejention from one or more classes of creditors, in accordance with 11 U.S.C. \$ PL26(b).					
Contract National Contraction						
Debtor estimates that finds will be available for distribution to unaccured creditors. Debtor estimates that finds will be available for distribution to unaccured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors		7 -	1 ~	9		
M □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	1,000- 5,001- 1] [] 5,061- 50,061- 0,060 100,000		,	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 \$ to \$10 to \$50 to	o \$100 to] [] 00,000,001 \$500,00 \$500 to \$1 bi			
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 \$ to \$10 to \$50	o \$100 to] 100,000,001 \$500,00 \$500 to \$1 bi	,		

Case 12-16555-RGM Doc 1 Filed 11/02/12 Entered 11/02/12 11:12:26 Desc Main Document Page 2 of 11

B1 (Official Form	l) (4/10)	<u> </u>	Page 2		
Voluntary Pe		Name of Debtor(s): Meyers	Dawn C		
(This page must b	e completed and filed in every case.)				
Location Where Filed:	All Prior Bankruptcy Cases Filed Within Last 8 Y	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liste of this Debtor (If more than one, attack :	additional sheet.)		
Name of Debtor.		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
with the Security	Exhibit A if debtor is required to file periodic reports (e.g., forms 10K and 10Q) is and Exchange Commission pursuant to Section 13 or 15(d) of the age Act of 1934 and is requesting relief under chapter 11.)	Exhibit (To be completed if debt whose debts are primarily the attorney for the petitioner assued in have informed the petitioner that [he or she] or 13 of title 11, United States Code, and he each such chapter. I further certify that I have required by 11 U.S.C. § 342(b).	tor is an individual y consumer dobts.) the foregoing petition, declare that I may proceed under chapter 7, 11, 12, we explained the relief available number		
Exhibit A	s attached and made a part of this actition.	x	 		
		Signature of Attorney for Debtor(s)	(Date)		
	Exhibit C is attached and made a part of this petition.		iblic health or safety?		
To be completed	Exhibit by every individual debtor. If a joint petition is filed, each spouse mus				
[completed and signed by the debtor is attached and made a part of this	petition.			
	If this is a joint petition: [] Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
1	Information Regarding (Check any appl Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	licable box.) of business, or principal assets in this District	for 180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general parts	ner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtur Who Resides (Check all applie				
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the f	ollowing.)		
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would b on, after the judgment for possession was crite	e permitted to cure the red, and		
	Debtor has included with this petition the deposit with the court of of the petition.	any rean that would become due during the 30	day period after the filing		
	Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).			

B1 (Official Form) 1 (4/10)	Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be campleted and filed in every case.)	Meyers, Dawn, C			
Signal				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign			
and correct	proceeding, and that I am authorized to file this petition.			
[If petitioner is an individual whose debts are primarily consumer debts and has	Indeceding, and distribute the control and position.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	(Check only one box.)			
or 13 of title 11, United States Code, understand the relief available under each such	(Catala can'y one can')			
chapter, and choose to proceed under chapter 7.	I request relief in accordance with chapter 15 of title 11, United States Code.			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
have obtained and read the notice required by 11 U.S.C. § 342(b).	Certained copies of the documents requires by 11 U.S.C. § 1515 are 20201101.			
	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
1 A Marin	, , ,			
x / Mu C. Myrs	X			
Signafure of Debtor	(Signature of Foreign Representative)			
· ·				
X				
Signature of Joint Debtor 571-232-1545	(Printed Name of Foreign Representative)			
Telephone Number (if not represented by attorney)				
11-1-12	Date			
Date				
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
collingual of themselved	Digament of your transfer of page about 5 to be to			
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as			
Signature of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have			
sugar-a or surrandy me waster (-)	provided the debtor with a copy of this document and the notices and information			
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or			
(guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a			
Firm Name	maximum fee for services chargeable by bankruptcy petition preparers, I have given			
•··· ·	the debtor notice of the maximum amount before preparing any document for filing			
	for a debtor or accepting any free from the debtor, as required in that section.			
	Official Form 19 is attached.			
Address				
Triephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer			
	! 			
Date	Social-Security number (If the bankruptcy petition preparer is not as			
	individual, state the Social-Security number of the officer, principal,			
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	responsible person or partner of the bankruptcy petition preparer.) (Required			
certification that the attorney has no knowledge after an inquiry that the information	by 11 U.S.C. § 110.)			
in the schedules is incorrect.	-,,,,			
Signature of Debter (Carperstion/Purteership)				
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the	X			
debior.				
The debtor requests the relief in accordance with the chapter of title 11, United States	Date			
Code, specified in this petition.				
,	Signature of bankruptcy petition preparer or officer, principal, responsible penson,			
X Claret of Anthoninal Total deal	or partner whose Social-Security number is provided above.			
Signature of Authorized Individual	i			
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or			
	assisted in preparing this document unless the bankruptcy petition preparer is not an			
Title of Authorized Individual	individual.			
	1			
Date	If more than one person prepared this document, attach additional sheets			
	conforming to the appropriate official form for each person.			
	1			
	A bankruptcy petition preparer's failure to comply with the provisions of title 11			
1	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment			
	and the transfer of the lower of the			

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Meyers, Dawn, C.	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

In 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

✓2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	1D	(Official	Form	ì,	Exh.	D)	(12/09)	Cont
				-,		~,	·/	

D 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

Page 2

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);

- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Date: 1/-/-12

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filling fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at

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B 2018 (Form 201B) (12/09)

United States Bankruptcy Court

Case No.					
(S)					
elivered to the debtor the					
se bankruptcy petition state the Social Security pal, responsible person, or tition preparer.) (Required					
342(b) of the Bankruptcy					
11-1-12 Date					
Date					
_					

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

In re Dawn (Meyers

Case No.

Chapter 13

Debtor(s)

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette or by a typed hard copy in scannable format, with Request for Waiver attached, is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

(a) _____ computer diskette listing a total of _____ creditors; or

(b) ____ scannable hard copy, with Request for Waiver attached, consisting of _____ pages, listing a total of ____ creditors

Debtor

Date: _____ [Check if applicable] _____ Creditor(s) with foreign addresses included on disk/hard copy.

[diskcs ver. R-1/2003]

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

In re Meyers, Dawn, C

Case No.

Debtor(s)

Chapter /

REQUEST FOR WAIVER

The debtor(s) hereby request(s) that the Court waive the requirement of the mailing matrix submission on a computer diskette as required by LBR 1007-1. Due to financial constraints and the inability to access the equipment necessary to comply with this requirement, the petitioner requests acceptance of the matrix submitted in the hard-copy scannable format.

The debtor understands that if the court denies the request, the debtor or the attorney for the debtor shall submit the list of creditors on computer diskette no later than three (3) business days after the clerk's notification that the request has been denied.

Debtor

Joint Debtor

Date: 11-1-12.

MAILING MATRIX

Dawn C. Meyers 40502 Oconnors Circle Leesburg, VA 20175

Bank of America P O Box 5170 Simi Valley, CA 93062